

Fill in this information to identify the case:

Debtor 1	RAMON A. MUÑOZ AKA RAMON MUÑOZ <u>AKA RAMON MUÑOZ-RUIZ</u> VICTORIA MUÑOZ AKA MARIA MUÑOZ
Debtor 2 (Spouse, if filing)	<u>AKA MARIA VICTORIA MUÑOZ</u>
United States Bankruptcy Court for the Middle District of Florida (state)	
Case number	<u>12-11834 ABB</u>

Form 4100R**AMENDED Response to Notice of Final Cure Payment****10/15**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage information

Name of creditor	SETERUS, INC., AS AUTHORIZED SUBSERVICER FOR FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE"), A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA			Court claim no. (if known)
Last 4 digits of any number you use to identify the debtor's account	<u>1099</u>			<u>19</u>
Property address:	2735 WOODSTEAM CIRCLE Number Street			
	KISSIMMEE	FL	34743	ZIP Code
	City	State		

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 11/01/2018 MM/ DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due:
- b. Total fees, charges, expenses, escrow, and costs outstanding:
- c. **Total.** Add lines a and b

(a) \$ + (b) \$ (c) \$

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM/ DD / YYYY

Debtor 1 RAMON A. MUÑOZ
 First Name AKA RAMON MUÑOZ
AKA RAMON MUÑOZ-RUIZ
 Middle Name
 Last Name

Case Number (if known) 12-11834 ABB**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- I am the creditor.
- I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.



/s/ ReShaundra M. Suggs

Signature

Date 7/24/2018

Print ReShaundra M. Suggs, FL Bar # 77094
 First Name Middle Name Last Name

Title Attorney for Secured Creditor

Company Choice Legal Group, P.A.

If different from the notice address listed on the proof of claim to which this response applies:

Address P.O. Box 9908
 Number Street

Ft. Lauderdale, FL 33310-0908
 City State ZIP Code

Contact phone (954)453-0365

Email
_reshaundra.suggs@clegalgroup.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true copy of the foregoing Response to Notice of Final Cure Payment was delivered to the addressees on the listed below by First Class U.S. Mail postage pre-paid and/or electronic mail this 24 day of July, 2018.

MAILING LIST

U.S. TRUSTEE
UNITED STATES TRUSTEE - ORL7/13, 7
OFFICE OF THE UNITED STATES TRUSTEE
GEORGE C YOUNG FEDERAL BUILDING
400 WEST WASHINGTON STREET, SUITE 1100
ORLANDO, FL 32801

LAURIE K. WEATHERFORD, TRUSTEE
POST OFFICE BOX #3450
WINTER PARK, FL 327903450

RAMON A. MUÑOZ
1507 SUN MEADOW DRIVE
ORLANDO, FL 32824

MONICA A SANTIAGO, ESQ
P.O. BOX 781594
ORLANDO, FL 32878-

VICTORIA MUÑOZ
1507 SUN MEADOW DRIVE
ORLANDO, FL 32824

Choice Legal Group, P.A.
P.O. Box 9908
Fort Lauderdale, FL 33310-0908
Telephone: (954) 453-0365/1-800-441-2438
Facsimile: (954) 771-6052
Reshaundra.Suggs@clegalgroup.com

By: _____
Reshaundra.M. Suggs, Esq.
Bar Number: 77094